

WHAT IS CLAIMED IS:

- 1 1. A method comprising:
 - 2 (a) receiving information about a first pre-existing reward program for a
 - 3 first product, wherein the first reward program provides for a first reward;
 - 4 (b) receiving information about a second pre-existing reward program for
 - 5 a second product, wherein the second reward program provides a second reward; and
 - 6 (c) providing for a combination reward program that provides a
 - 7 combination reward that is based on at least the purchase of the first product and the second
 - 8 product, and wherein the combination reward is greater than each of the first reward and the
 - 9 second reward.
- 1 2. The method of claim 1 further comprising:
 - 2 (d) reducing or eliminating the combination reward, if a third product is
 - 3 purchased.
- 1 3. The method of claim 1 further comprising:
 - 2 receiving information about a third pre-existing reward program for a third
 - 3 product, wherein the third reward program provides a third reward, wherein the combination
 - 4 reward is greater than the third reward.
- 1 4. The method of claim 1 wherein the combination reward program is
- 2 provided by a host organization, and wherein the host organization also provides a portable
- 3 consumer device, wherein the combination reward is provided to the consumer after the user
- 4 uses the portable consumer device, and wherein (a), (b), and (c) are performed using one or
- 5 more digital computers.
- 1 5. The method of claim 1 wherein the combination reward program is
- 2 provided by a host organization, and wherein the host organization also provides a portable
- 3 consumer device, wherein the portable consumer device is a smart card.
- 1 6. The method of claim 1 wherein the combination reward is an extension
- 2 of time to receive at least one of the first reward and the second reward.
- 1 7. The method of claim 1 wherein the combination reward is the ability to
- 2 access the combination reward or another reward at an earlier date.

8. The method of claim 1 further comprising:
providing the combination reward to a customer.

9. The method of claim 1 wherein the first reward program is created by a merchant and wherein the second reward program is created by a second merchant, and combination reward program is created by a host organization that is affiliated with the merchant and the second merchant.

10. A computer readable medium comprising:

- (a) code for receiving information about a first pre-existing reward first product, wherein the first reward program provides for a first reward;
- (b) code for providing for receiving information about a second reward program for a second product, wherein the second reward program provides for a second reward; and

(c) code for providing for a combination reward program that provides a reward that is based on at least the purchase of the first product and the second wherein the combination reward is greater than each of the first reward and the second.

11. The computer readable medium of claim 10 further comprising:

(d) code for reducing or eliminating the combination reward, if a third chased.

12. The computer readable medium of claim 10 further comprising

code for receiving information about a third reward program for a third

ein the third pre-existing reward program provides a third reward, wherein the reward is greater than the third reward.

13. The computer readable medium of claim 10 wherein the combination
is provided by a host organization, and wherein the host organization also
provides a portable consumer device.

14. The computer readable medium of claim 10 wherein the combination
is provided by a host organization, and wherein the host organization also
provides a portable consumer device, wherein the portable consumer device is a smart card,

4 and wherein the combination reward is provided to the consumer after the consumer uses the
5 portable consumer device.

1 15. The computer readable medium of claim 10 wherein the combination
2 reward is an extension of time to receive at least one of the first reward and the second
3 reward.

1 16. The computer readable medium of claim 10 wherein the combination
2 reward is the ability to access the combination reward or another reward at an earlier date.

1 17. The computer readable medium of claim 10 further comprising:
2 code for providing the combination reward to a customer.

1 18. The computer readable medium of claim 10 wherein the first reward
2 program is created by a first merchant and wherein the second reward program is created by a
3 second merchant, and wherein the combination reward program is created by a host
4 organization that is affiliated with the first merchant and the second merchant.